Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of _ILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:		Identify Yourself					
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
1.	Your f	ull name					
		ne name that is on your ment-issued picture	Paola	-			
		cation (for example,	First name	First name			
	your driver's license or		Veronica Middle name	Middle name			
	passpo	rt).		Milodie name			
	Bring y	our picture	Ruiz Last name	Last name			
		cation to your meeting e trustee.	Last name	Last fidine			
			Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)			
2.	All oth	ner names you	Paola				
	have ι	ised in the last 8	First name	First name			
	years						
	Include your m	your married or	Middle name	Middle name			
maiden names.	•	Coronado					
			Last name	Last name			
			First name	First name			
			Middle name	Middle name			
			Last name	Last name			
			Last name	Last Harrie			
3.	Only t	he last 4 digits of	VVV VV 1637	WWW WW			
	-	Social Security	xxx - xx - <u>1637</u>	XXX - XX			
		r or federal ual Taxpayer	OR	OR			
		cation number					
			9xx - xx	9xx - xx			

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Document Ruiz Paola Veronica Debtor 1 Case Number (if known) Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):  I have not used any business names or EINs.  Business name  Business name  EIN  EIN			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names	Business name  Business name  EIN  EIN				
5.	Where you live	Aurora IL 60506 City State ZIP Code  KANE County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  P.O. Box  City State ZIP Code	If Debtor 2 lives at a different address:    Number   Street			
6.	Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408			

Debtor 1 Paola Veronica Document Ruiz Page 3 of 53
First Name Middle Name Last Name Page 3 of 53
Case Number (if known)

Pa	Tell the Court About You	ır Bankruptcy	Case						
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.							
	are choosing to file	■ Chapter 7							
	under	☐ Chap	☐ Chapter 11						
		☐ Chap	ter 12						
		☐ Chap	ter 13						
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.  ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).  I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.							
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District None	When _	Case Number				
			District None	When	Case Number				
			District	When _	Case Number				
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by	■ No			Relationship to you Case Number, if known MM / DD / YYYY				
	affiliate?				Relationship to you Case Number, if known  MM / DD / YYYY				
11.	Do you rent your residence?	□ No. ■ Yes.	residence?	, ,	ent against you and do you want to stay in your				
			■ No. Go to line □ Yes. Fill out <i>Ir</i> this bankrupto	nitial Statement About an E	Eviction Judgment Against You (Form 101A) and file it with				

Debto	Case 16-1006	Veronica  Middle Name	1 Filed 03/23/16 Document Ruiz Last Name	Entered 03/23/16 16:04:19 Page 4 of 53 Case Number (if known)	Desc Main			
Par								
ı aı	Report About Any Busin	esses Tou Own	as a sole Proprietor					
12.	Are you a sole proprietor of any full- or part-time business?  A sole proprietorship is a	■ No. □ Yes.	Go to Part 4.  Name and location of busine	ess				
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or		Name of business, if any					
	LLC.  If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street					
			City	State	Zip Code			
			Check the appropriate box to	o describe your business:				
			☐ Health Care Business	(as defined in 11 U.S.C. § 101(27A))				
			☐ Single Asset Real Esta	te (as defined in 11 U.S.C. § 101(51B))				
			☐ Stockbroker (as define	d in 11 U.S.C. § 101(53A))				
			☐ Commodity Broker (as	defined in 11 U.S.C. § 101(6))				
			☐ None of the above					
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i>	appropriate balance sh	e deadlines. If you indicate the eet, statement of operations,	ourt must know whether you are a small business de at you are a small business debtor, you must attach cash-flow statement, and federal income tax return edure in 11 U.S.C. § 1116(1)(B).	your most recent			
	debtor? For a definition of small	No. 1	I am not filing under Chapter 11.					
	business debtor, see 11 U.S.C. § 101(51D).		am filing under Chapter 11, b ne Bankruptcy Code.	ut I am NOT a small business debtor according to th	e definition in			
			s. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.					
Par	t 4: Report if You Own or Ha	ıve Any Hazardo	ous Property or Any Property 1	hat Needs Immediate Attention				
	_	■ Na						
14.	Do you own or have any property that poses or is	No.	Vhat is the hazard?					
	alleged to pose a threat of imminent and	∐ res. v	what is the hazaru?					
	indentifiable hazard to public health or safety?				·			
	Or do you own any property that needs immediate attention? For example, do you own	ľ	f immediate attention is need	ed, why is it needed?				
	perishable goods, or livestock that must be fed, or a building that needs urgent repairs?							

Number

City

Street

Where is the property? \_

ZIP Code

State

Debtor 1

Paola Veronica Document

Page 5 of 53

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefin	g about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to rece	ive a briefing about
credit counseling because	se of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Paola Veronica Paula Paola Paola Page 6 of 53

Case Number (if known)

Last Name

	Miles Island of deleter de	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8)						
6.	What kind of debts do you have?	as "incurred by an individual primarily for a personal, family, or household purpose."						
		No. Go to line 16b. Yes. Go to line 17.						
			business debts? Business debts are debts estment or through the operation of the busine					
		No. Go to line 16c. Yes. Go to line 17.						
		_	we that are not consumer debts or business o	lehts				
			we that are not consumer debts of business t					
7.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.					
	•		er 7. Do you estimate that after any exempt p					
	Do you estimate that after any exempt property is	administrative expenses are paid that funds will be available to distribute to unsecured creditors?						
	excluded and	No.						
	administrative expenses are paid that funds will be	Yes.						
	available for distribution to unsecured creditors?							
	How many creditors do	1-49	1,000-5,000	25,001-50,000				
	you estimate that you owe?	☐ 50-99 ☐ 400-400	5,001-10,000	50,001-100,000				
	owe:	☐ 100-199 ☐ 200-999	☐ 10,001-25,000	☐ More than 100,000				
9.	How much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion				
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion				
	be worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion				
0.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion				
υ.	estimate your liabilities	\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion				
	to be?	<b>\$100,001-\$500,000</b>	\$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion				
		□ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion				
Pa	rt 7: Sign Below							
or	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and				
			ter 7, I am aware that I may proceed, if eligiblenderstand the relief available under each chap	· · · · · · · · · · · · · · · · · · ·				
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.				
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.						
		🗶 /s/ Paola Veronica Ru	iz 🗶					
		Signature of Debtor 1		ture of Debtor 2				
		Executed on03/23/2016	) Evan	uted on				
		MM / DD		MM / DD / YYYY				

Debtor 1	Paola First Name	Veronica Middle Name	Document Ruiz Last Name	Page 7 of 53	ase Number	(if known)	
For your attorney, if you are represented by one if you are not represented by an attorney, you do not		I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the each chapter for which the person is eligible. I also certify that I have delivered to the debtor 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no know the information in the schedules filed with the petition is incorrect.			eplained the relief avail he debtor(s) the notice	able under required by	
need to file this page.		🗶 /s/ Christine Michelle Kuhlman			Date	Date: 03/23/20	)16
		Signature of Attorney for Debtor			Date	MM / DD / YYYY	
		Christing Printed name	e Michelle Kuhlman	1			
		Geraci L	aw L.L.C.				
		Firm name					
		55 E. Monroe St., #3400					
		Number Stre	et				
		Chicago			IL	60603	
		City			State	ZIP Code	

Contact Phone \_\_312-332-1800

6303768

Bar number

ndil@geracilaw.com

Email address \_

IL

State

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Fill in this in	Fill in this information to identify your case:					
Debtor 1	Paola	Veronica	Ruiz			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS (State)			
Case Number (If known)	r		_			

### Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Summarize Your Assets	
	<b>Your assets</b> Value of what you own
Schedule A/B: Property (Official Form 106A/B)     1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 21,305
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ 21,305
Summarize Your Liabilities	
	Your liabilities Amount you owe
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	\$9,500
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$9,324
Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,249.16
Schedule J: Your Expenses (Official Form 106J)     Copy your monthly expenses from line 22c of Schedule J	\$2,229.00

Document Debtor 1 Paola Veronica Case Number (if known) \_ First Name Middle Name Last Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 2,730.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 0.00

9g. Total. Add lines 9a through 9f.

	Caso 16	S 10060 Doc 1	Eilad 02/22/16	Entered 03/23/16 10	6·04·19 [	Desc M	ain	
Fill in this in	formation to ide	ntify your case and this fili	ing:	0 of 53	0.04.10	J030 IVI	ani	
Debtor 1	Paola	Veronica	Ruiz					
	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distri	ct of <u>ILLINOIS</u>					
Case Number			(State)			Cho	eck if this is an	
(If known)						am	ended filing	
Official F	<u>orm 106A</u>	<u>/B</u>						
Schedul	e A/B: Pr	operty					12/1	5
esponsible for ages, write you on the second of the second	supplying corre ur name and cas  Describe Each Re un or have any le  Describe	ct information. If more spa e number (if known). Ansv sidence, Building, Land, or C gal or equitable interest in	ice is needed, attach a separa wer every question. Other Real Esate You Own or Ha I any residence, building, land	l, or similar property?				
	-	-	our entries fro Part 1, includir	ng any entries for pages	>		\$0.0	10
							Ψυ.	
Part 2:	Describe Your Vel	nicles						_
No. Yes.  No. Yes.  No. Yes.  No. Yes.  No. Yes.	Describe  Make:  Model:  Year:  Approximate Milea  Other information:  t, aircraft, motor  Boats, trailers, motor  Describe	homes, ATVs and other re	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors  Check if this is commit instructions)  creational vehicles, other veh vessels, snowmobiles, motorcycle	ly s and another unity property (see icles, and accessories accessories	Creditors Who Ha  Current value of entire property?	secured clair ave Claims Se the C	ms on Schedule D:	000
			our entries fro Part 2, includir	ng any entries for pages		[	\$ 6,850	.00
								_
Part 3:	Describe Your Per	sonal and Household Items						
Do you own o	r have any legal	or equitable interest in any	of the following items?			<b>portio</b> Do not	ent value of the on you own? t deduct secured claims mptions	
Examples:		ishings urniture, linens, china, kitchenw	/are					
Yes.	Describe	Furniture, linens, small appliar	nces, table & chairs, bedroom set		\$40	o	\$400.	<u>0</u> 0

Official Form 106A/B Record # 638761 Schedule A/B: Property Page 1 of 6

Case 16-10060 Paola Debtor 1

First Name

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Document Page 11 of 53 umber (if known) Desc Main

07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... Flat screen TV, cell phone \$150 150.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. 'es Describe..... Everyday clothes, shoes, accessories \$200 200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Everyday Jewelry, engagement ring \$600 600.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list Describe..... 0.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,350.00 for Part 3. Write that number here ----**Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe..... 0.00

Debtor 1

Paola

Case 16-10060 Doc 1

Desc Main

First Name Middle Name Document Last Name

17.	Deposits o	f money					
	Examples:	Checking, savings	s, or other financial accounts; certificate	ites of de	posit; shares in credit unions, brokerage houses,		
		imilar institutions.	If you have multiple accounts with the	e same ir	nstitution, list each.		
	No.						
	Yes.	Describe	Account Type:	Insti	tution name:		
			Checking Account		Chase Bank	. \$	2,200.00
			Savings Account		Savings Account	\$	3,055.00
						\$	4,155.00
18.	Bonds, mu	tual funds, or p	oublicly traded stocks				
	Examples:	Bond funds, inves	tment accounts with brokerage firms,	money r	market accounts		
	No.						
	Yes.	Describe	Institution or issuer name:				
						\$	0.00
19.	Non-public	ly traded stock	and interests in incorporated a	and unii	ncorporated businesses, including an interest in		
	No.						
	Yes.	Describe	Name of Entity and Percent of 0	Owners	hip:		
						\$	0.00
20.	Governme	nt and corporat	te bonds and other negotiable a	and non	-negotiable instruments		
	-		de personal checks, cashiers' checks,				
	_	able instruments a	are those you cannot transfer to some	eone by s	igning or delivering them.		
	No.		In a comment of the c				
	Yes.	Describe	Issuer name:			•	0.00
24	Detiroment	or noncion co	acunto			\$	0.00
۷۱.		or pension acount		avings ac	counts, or other pension or profit-sharing plans		
	No.			armige de	sound, or other periods of profit ordaining plants		
	Yes.	Describe	Type of account and Institution	name.			
		Describe	Type of account and monaton	namo.		\$	0.00
22.	Security de	posits and pre	payments			·	
	=	-	osits you have made so that you may	continue	e service or use from a company		
	Examples:	Agreements with I	andlords, prepaid rent, public utilities	(electric,	gas, water), telecommunications		
	No.						
	Yes.	Describe	Institution name or individual:				
			Security deposit on rental unit		Landlord	\$	950.00
						\$	950.00
23.	Annuities (	A contract for a	a periodic payment of money to	you, e	ither for life or for a number of years)		
	No.						
	Yes.	Describe	Issuer name and description:				
						\$	0.00
24.	Interests in	an education	IRA, in an account in a qualified	d ABLE	program, or under a qualified state tuition program.		
		§ 530(b)(1), 529A	(b), and 529(b)(1).				
	No.						
	Yes.	Describe	Institution name and description	n. Sepai	rately file the records of any interests.11 U.S.C. § 521(c):		
						\$	0.00
25.		litable or future	e interests in property (other the	an anyti	hing listed in line 1), and rights or powers		
	No.					-	
	Yes.	Describe					
••	<b>D</b> . ( (					\$	0.00
26.			emarks, trade secrets, and other ames, websites, proceeds from royalt				
	No.	memer domain ne	arnes, websites, proceeds from royalt	iics and ii	iceriaing agreements		
	=	Dogoribo				7	
	Yes.	Describe				•	0.00
27.	Licenses 1	ranchises, and	other general intangibles				
				iation hol	ldings, liquor licenses, professional licenses		
	No.	'	•				
	Yes.	Describe				7	
						\$	0.00

Case 16-10060 Doc 1 Paola Debtor 1

Filed 03/23/16

Desc Main

First Name

Middle Name

Document Last Name

Entered 03/23/16 16:04:19 Page 13 of 53 umber (if known)

Mor	ey or prope	erty owed to you	n	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	No.	Danielle .		ı
	Yes.	Describe		\$0.00
29.	Family sup	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	•
	No.	-ast due of fulfip si	um aimony, spousai support, chiiu support, maintenance, divorce settlement, property settlement	
	Yes.	Describe	Past due Child Support \$8,000	\$ 8,000.00
30.	Other amo	unts someone o	wes you	<u> </u>
			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else	
	Yes.	Describe		\$0.00
31.		insurance polici	es r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	_
	No.	-	Company Name & Beneficiary:	
	Yes.	Describe	Term Life Insurance \$0	s 0.00
32.	Any interes	st in property th	at is due you from someone who has died	<u> </u>
	-	e beneficiary of a l cause someone ha	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	
	Yes.	Describe		\$0.00
33.	Examples: A	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue	
	No. Yes.	Describe		\$ 0.00
34.	Other conti	ingent and unliq	uidated claims of every nature, including counterclaims of the debtor and rights	· · · · · · · · · · · · · · · · · · ·
	Yes.	Describe		\$0.00
35.		ial assets you d	id not already list	
	No. Yes.	Describe		
				\$0.00
36.	Add the do	llar value of all o	of your entries from Part 4, including any entries for pages you have attached	
1	or Part 4. V	Vrite that number	er here>	\$14,205.00
P	art 5: D	escribe Any Busi	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
		n or have any le	gal or equitable interest in any business-related property?	
	No.			
	Yes.			Current value of the portion you own?
				Do not deduct secured claims or exemptions
38.	Accounts r	eceivable or co	mmissions you already earned	
	Yes.	Describe		\$0.00

Case 16-10060 Doc 1 Paola Debtor 1

Desc Main

Document Last Name First Name Middle Name

39. Office equipment, furnishings, and supplies	
Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  No.	
Yes. Describe	
	\$0.00
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade  No.	
Yes. Describe	
<sup>_</sup> .	\$0.00
41. Inventory  No.	
Yes. Describe	
	\$ <u>0.0</u> 0
42. Interests in partnerships or joint ventures  No. Name of Entity and Percent of Ownership:	
Yes. Describe	
40. Containing lists and line lists are attended to the containing lists and the containing lists are attended to the containing lists.	\$0.00
43. Customer lists, mailing lists, or other compilations  No.	
Yes Describe	
	\$ <u>0.0</u> 0
44. Any business-related property you did not already list  No.	
Yes. Describe	
	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here>	\$ 0.00
Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
If you own or have an interest in farmland, list it in Part 1.	
If you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
If you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.	
If you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	\$0.00
If you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals	\$0 <u>.0</u> 0
If you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe	\$ <u>0.0</u> 0
If you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish	
If you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe	\$ <u>0.00</u>
If you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.	
If you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested	\$0.00
If you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe	
If you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.	\$0.00
If you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$0.00
If you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  48. Crops—either growing or harvested No. Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe	\$0.00
If you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.	\$ <u>0.0</u> 0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  48. Crops—either growing or harvested No. Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe  50. Farm and fishing supplies, chemicals, and feed	\$ <u>0.0</u> 0
If you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe  50. Farm and fishing supplies, chemicals, and feed  No.  Yes. Describe	\$ <u>0.0</u> 0
If you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  48. Crops—either growing or harvested No. Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe  50. Farm and fishing supplies, chemicals, and feed No.	\$\$ \$\$ \$\$
If you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe  50. Farm and fishing supplies, chemicals, and feed  No.  Yes. Describe  51. Any farm- and commercial fishing-related property you did not already list	\$\$ \$\$ \$\$
A6. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe  50. Farm and fishing supplies, chemicals, and feed  No.  Yes. Describe  51. Any farm- and commercial fishing-related property you did not already list  No.	\$\$ \$\$ \$\$
A6. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe  50. Farm and fishing supplies, chemicals, and feed  No.  Yes. Describe  51. Any farm- and commercial fishing-related property you did not already list  No.	\$\$ \$\$ \$00 \$\$

Case 16-10060 Paola

Doc 1

Filed 03/23/16 Entered 03/23/16 16:04:19

Document Page 15 of 53 umber (if known)

Desc Main

\$22,405.00

Debtor 1

63. Toal of all property on Schedule A/B. Add line 55 + line 62

First Name Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Yes. Describe..... 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... --> List the Totals of Each Part of this Form Part 8:

\$ 0.00
\$ 22,405.00
-

Official Form 106A/B Record # 638761 Page 6 of 6 Schedule A/B: Property

Fill in this in	formation to ident	tify your case:	
Debtor 1	Paola	Veronica	Ruiz
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r		_
(If known)			

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt	i .		
Which set of exe	emptions are you claiming? Check	k one only, even if your spo	ouse is filing with you.	
=	ming state and federal nonbankrupt		§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
Fau any nuanant		alaim aa ayamant fill in t	ika information balaw	
For any property	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in t	ne information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2005 GMC Yukon with over 144,000 miles	\$_6,850	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>400</u>	\$ _ 200	735 ILCS 5/12-1001(b) - \$200.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, cell phone	\$ <u>150</u>	□s	735 ILCS 5/12-1001(b) - \$150.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$ <u>200</u>	<b>\$</b>	735 ILCS 5/12-1001(a),(e) - \$200.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 638761	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Last Name

Desc Main

Debtor 1 Paola Veronica Document Page 17 of 53 Case Number (if known)

Middle Name

**Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(a),(e) - \$600.00 Brief Everyday Jewelry, engagement description: ring \$ 600 Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$505.00 Brief Checking Account, Chase Bank,full value is 2,200.00, joint with \$\_ 1,100 \$ 505 description: Salvador Martinez 100% of fair market value, up to Line from any applicable statutory limit Schedule A/B: Brief Savings Account, Savings 735 ILCS 5/12-1001(b) - \$3,055.00 Account, 3,055.00 \$ 3,055 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Past due Child Support 735 ILCS 5/12-1001(g)(4) - \$8,000.00 \$ 8,000 description: Line from 100% of fair market value, up to Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ No Yes. 638761 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

	nformation to identi	fy your case:		8 of 53			
Debtor 1	Paola	Veronica	Ruiz	_			
	First Name	Middle Name	Last Name				
Debtor 2				_			
(Spouse, if filing)	First Name	Middle Name	Last Name				
United State	s Bankruptcy Court for t	the : <u>NORTHERN</u> Dis	trict of <u>ILLINOIS</u>				
Case Number	er		(State)			Check if thi	is is an
(If known)						amended fi	iling
Official F	orm 106D						
			_				40/4
			laims Secured by				12/1
nformation. If	more space is need		people are filing together, boat Page, fill it out, number the			ny	
	•	secured by your prope	,				
_			-				
∐ No. C	heck this box and su	bmit this form to the co	urt with your other schedules.	You have nothing else to r	eport on this form.		
	ill in all of the informa						
Yes. F	iii iii aii oi ule iilioiilia	ation below.					
Part 1:	List All Secured Clai				Column A	Column A	Column C
Part 1:	List All Secured Clai	ms	ne secured claim, list the credi	itor separately	Column A  Amount of claim	Column A Value of collateral	Column C Unsecured
Part 1:  2. List all so for each	List All Secured Clai ecured claims. If a colaim. If more than o	ms reditor has more than o ne creditor has a partic	ular claim, list the other credito	ors in Part 2.		Value of collateral that supports this	Unsecured portion
Part 1:  2. List all so for each	List All Secured Clai ecured claims. If a colaim. If more than o	ms reditor has more than o ne creditor has a partic		ors in Part 2.	Amount of claim	Value of collateral	Unsecured
Part 1:  2. List all s for each As much	List All Secured Clai ecured claims. If a colaim. If more than o	reditor has more than o ne creditor has a partic claims in alphabetical or	ular claim, list the other credito	ors in Part 2. name.	Amount of claim  Do not deduct the	Value of collateral that supports this	Unsecured portion
Part 1:  2. List all s for each As much	ecured claims. If a caclaim. If more than of as possible, list the cache.	reditor has more than o ne creditor has a partic claims in alphabetical or	ular claim, list the other creditor rder according to the creditors	ors in Part 2. name. ures the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much  Wells  Creditor	ecured claims. If a caclaim. If more than of as possible, list the cache.	reditor has more than o ne creditor has a partic claims in alphabetical or	ular claim, list the other creditor der according to the creditors	ors in Part 2. name. ures the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much Wells Creditor	ecured claims. If a cacclaim. If more than of as possible, list the caccer for th	reditor has more than o ne creditor has a partic claims in alphabetical or	ular claim, list the other creditor der according to the creditors	ors in Part 2. name. ures the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each As much  2.1 Wells  Creditor PO Bo	ecured claims. If a caccaim. If more than of as possible, list the caccaim as possible, list the caccaim as Name ax 7648	reditor has more than o ne creditor has a partic claims in alphabetical or	ular claim, list the other creditor der according to the creditors	ors in Part 2. name.  ures the claim:  44,000 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much  Wells  Creditor PO Bo  Number	ecured claims. If a caccaim. If more than of as possible, list the caccaim as possible, list the caccaim as Name ax 7648	reditor has more than o ne creditor has a partic claims in alphabetical or AFG	cular claim, list the other creditor order according to the creditors  Describe the property that section 2005 GMC Yukon with over 14	ors in Part 2. name.  ures the claim:  44,000 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all some for each As much  2.1 Wells  Creditor PO Bo Number	ecured claims. If a caccaim. If more than of as possible, list the caccaim as possible, list the caccaim as Name ax 7648	reditor has more than one creditor has a particular particular in alphabetical or AFG	pular claim, list the other creditor of the according to the creditors  Describe the property that sect 2005 GMC Yukon with over 14  As of the date you file, the claim	ors in Part 2. name.  ures the claim:  44,000 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much  Wells  Creditor PO Bo  Number	ecured claims. If a caccaim. If more than of as possible, list the caccaim as possible, list the caccaim as Name ax 7648	reditor has more than o ne creditor has a partic claims in alphabetical or AFG	cular claim, list the other creditor of the creditors.  Describe the property that sect 2005 GMC Yukon with over 14.  As of the date you file, the claim Contingent.	ors in Part 2. name.  ures the claim:  44,000 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all some for each As much  2.1 Wells  Creditor' PO Bo Number  Boise City  Who owe	ecured claims. If a ciclaim. If more than o as possible, list the ciclaims. If a ciclaim. If more than o as possible, list the ciclaims. Shame x 7648  Street	reditor has more than one creditor has a particular particular in alphabetical or AFG  ID 83707  State Zip Code	cular claim, list the other creditor of creditors.  Describe the property that sect 2005 GMC Yukon with over 14.  As of the date you file, the claim Contingent Unliquidated Disputed.  Nature of Lien. Check all that apprendict of the claim Contingent.	ors in Part 2. name.  ures the claim:  44,000 miles  m is: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 List all some for each As much  2.1 Wells  Creditor PO Bo Number  Boise City  Who owe	List All Secured Clai ecured claims. If a ci claim. If more than o as possible, list the ci Fargo Auto Finance/ s Name x 7648 Street	reditor has more than one creditor has a particular particular in alphabetical or AFG  ID 83707  State Zip Code	cular claim, list the other creditor of creditors.  Describe the property that sect 2005 GMC Yukon with over 14  As of the date you file, the claim Contingent Unliquidated Disputed  Nature of Lien. Check all that ap An agreement you made (such	ors in Part 2. name.  ures the claim:  44,000 miles  m is: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 List all s for each As much  2.1 Wells  Creditor PO Bo  Number  Boise  City  Who owe	ecured claims. If a collaim. If more than of as possible, list the collaims as possible, list the collaims. If a collaims are possible, list the collaims. If a collaims possible, list the collaims are possible. If a collaims possible is the collaims are collaims. If a collaims are collaims are collaims are collaims are collaims. If a collaims are collaims are collaims are collaims. If a collaims are collaims are collaims are collaims. If a collaims are collaims are collaims are collaims. If a collaims are collaims are collaims are collaims. If a collaims are collaims are collaims are collaims. If a collaims are collaims are collaims are collaims. If a collaims are collaims are collaims are collaims. If a collaims are collaims are collaims are collaims. If a collaims are collaims are collaims are collaims. If a collaims are collaims are collaims are collaims. If a collaims a	reditor has more than one creditor has a particular particular in alphabetical or AFG  ID 83707  State Zip Code	cular claim, list the other creditor of creditors.  Describe the property that sect 2005 GMC Yukon with over 14  As of the date you file, the claim Contingent Unliquidated Disputed  Nature of Lien. Check all that ap An agreement you made (such car loan)	ors in Part 2. name.  ures the claim:  44,000 miles  m is: Check all that apply.  oply.  n as mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 List all s for each As much  2.1 Wells  Creditor PO Bo  Number  Boise  City  Who owe	List All Secured Clai ecured claims. If a cuclaim. If more than of as possible, list the cuclaims as possible, list the cuclaims. Street  Street  Street  Street  Street  T 1 only T 2 only T 1 and Debtor 2 only	reditor has more than one creditor has a particular particular in alphabetical or AFG  ID 83707 State Zip Code	cular claim, list the other creditor der according to the creditors.  Describe the property that section 2005 GMC Yukon with over 14.  As of the date you file, the claim Contingent Unliquidated Disputed  Nature of Lien. Check all that appears An agreement you made (such car loan)  Statutory lien (such as tax lien.)	ors in Part 2. name.  ures the claim:  44,000 miles  m is: Check all that apply.  oply.  n as mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 List all s for each As much  2.1 Wells  Creditor PO Bo  Number  Boise  City  Who owe	ecured claims. If a collaim. If more than of as possible, list the collaims as possible, list the collaims. If a collaims are possible, list the collaims. If a collaims possible, list the collaims are possible. If a collaims possible is the collaims are collaims. If a collaims are collaims are collaims are collaims are collaims. If a collaims are collaims are collaims are collaims. If a collaims are collaims are collaims are collaims. If a collaims are collaims are collaims are collaims. If a collaims are collaims are collaims are collaims. If a collaims are collaims are collaims are collaims. If a collaims are collaims are collaims are collaims. If a collaims are collaims are collaims are collaims. If a collaims are collaims are collaims are collaims. If a collaims are collaims are collaims are collaims. If a collaims are collaims are collaims are collaims. If a collaims a	reditor has more than one creditor has a particular particular in alphabetical or AFG  ID 83707 State Zip Code	cular claim, list the other creditor of creditors according to the creditors.  Describe the property that sections are considered as a considered according to the creditors.  Describe the property that section are considered as a considered according to the considered are considered as a	ors in Part 2. name.  ures the claim:  44,000 miles  m is: Check all that apply.  oply. n as mortgage or secured , mechanic's lien)	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 List all s for each As much  2.1 Wells  Creditor PO Bo  Number  Boise  City  Who owe  Debto  Debto  At leas  Chec	List All Secured Clai ecured claims. If a cuclaim. If more than of as possible, list the cuclaims as possible, list the cuclaims. Street  Street  Street  Street  T 1 only T 2 only T 1 and Debtor 2 only	reditor has more than one creditor has a particular particular in alphabetical or AFG  ID 83707 State Zip Code  d another	cular claim, list the other creditor der according to the creditors.  Describe the property that section 2005 GMC Yukon with over 14.  As of the date you file, the claim Contingent Unliquidated Disputed  Nature of Lien. Check all that appears An agreement you made (such car loan)  Statutory lien (such as tax lien.)	ors in Part 2. name.  ures the claim:  44,000 miles  m is: Check all that apply.  oply. n as mortgage or secured , mechanic's lien)	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

Fill in this	Caso 16 1006		Eilad 02/22/16	Entered 03/23/16 16:04:1	.9 Desc Main	ı
riii iii tiiis	information to identify your	case.		9 of 53		
Debtor 1	Paola	Veronica	Ruiz			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing	j) First Name	Middle Name	Last Name			
(Spouse, il lilling	i) First Name	widule Name	Lastivanie			
United State	es Bankruptcy Court for the :N	ORTHERN District	of <u>ILLINOIS</u> (State)			
Case Numb	oer		(5.6.6)		<del></del>	f this is an
(If known)					amende	ed filing
Official I	Form 106E/F					
Schedul	e E/F: Creditors W	/ho Have U	nsecured Claims	<b>;</b>		12/15
ist the other I/B: Property reditors with eeded, copy	party to any executory contr (Official Form 106A/B) and on partially secured claims that	racts or unexpired on Schedule G: Ex at are listed in Scho number the entrie me and case numb	leases that could result in ecutory Contracts and Une edule D: Creditors Who Has in the boxes on the left.	is and Part 2 for creditors with NONPRIORIT a claim. Also list executory contracts on So expired Leases (Official Form 106G). Do not ve Claims Secured by Property. If more spa Attach the Continuation Page to this page. O	<i>chedule</i> t include any ace is	
	roditors have priority unsecu	rod claims agains	t vou?			
_	reditors have priority unsecu	ired ciaims agains	t you?			
=	Go to Part 2.					
Yes.	f your priority unsecured cla	ime If a creditor ha	s more than one priority uns	secured claim, list the creditor separately for e	each claim. For	
each clair nonpriorit unsecure	m listed, identify what type of ty amounts. As much as possi ed claims, fill out the Continuat	claim it is. If a claim ible, list the claims i tion Page of Part 1.	n has both priority and nonpi n alphabetical order accordi If more than one creditor ho	riority amounts, list that claim here and show ing to the creditor's name. If you have more the olds a particular claim, list the other creditors in	both priority and han two priority	
(For an e	explanation of each type of cla	im, see the instructi	ions for this form in the instr	uction booklet.)  Total cla	aim Priority	Nonpriority
					amount	amount
Part 2:	List All of Your NONPRIORIT	Y Unsecured Claims	<b>5</b>			
3. Do any c	reditors have nonpriority uns	secured claims aga	ainst you?			
No.	You have nothing to report in t	this part. Submit th	is form to the court with you	r other schedules.		
Yes.						
nonpriorit included	ty unsecured claim, list the cre	editor separately for editor holds a partic	each claim. For each claim	or who holds each claim. If a creditor has m listed, identify what type of claim it is. Do not litors in Part 3.If you have more than three no	t list claims already	
Ciaiiiis iiii	Tout the Continuation Fage of	rait 2.				Total claim
7.1	FINL Invstmnt FUND	Las	t 4 digits of account number	3124		<u>\$ 296.00</u>
	r's Name Governors Lake Dr	Who	en was the debt incurred?	2013-2014		
Numbe	er Street					
		As 0	of the date you file, the claim	is: Check all that apply.		
Peach	htree Corners GA 3	0071	Contingent			
City	State Z	Zip Code	Unliquidated Disputed			
	res the debt? Check one. or 1 only	Ш,	Disputed			
=	or 2 only	Typ	e of NONPRIORITY unsecure	ed claim:		
	or 1 and Debtor 2 only	- i	Student loans			
=	ast one of the debtors and another		Obligations arising out of a sepa	aration agreement or divorce		
Chec	ck if this claim relates to a		that you did not report as priority			
	munity debt		Debts to pension or profit-sharing	g plans, and other similar debts		
No	aim subject to offest?	_	Other, Specify Medical Deb	at .		
Yes			Other. Specify Medical Deb			

Doc 1 Filed 03/23/16 Entered 03/23/16 16:04:19 Desc Main Case 16-10060 Page 20 of 53 **D**ocument Paola Veronica Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 1 Comcast **\$** 126.00

4.2	Last 4 digits of account number	<b>3</b> 120.00
Creditor's Name	When was the debt incurred? 2011-2011	
4500 Salisbury Rd Ste 10	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Jacksonville FL 32216	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Collecting for Creditor	
Yes Commonwealth Edison		* E00 00
4.3 Commonwealth Edison	Last 4 digits of account number	\$ <u>500.00</u>
Creditor's Name	When was the debt incurred? 2015	
3 Lincoln Center 4th Floor	When was the debt incurred? 2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Oakbrook Terrace IL 60181	Unliquidated	
City State Zip Code  Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:  ☐	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
■ No □	Other. SpecifyUtility Bills/Cellular Service	
Yes  A A Creditors Collection B	Last 4 digits of account number 2897	<b>\$</b> 79.00
4.4	Last 4 digits of account number289/	\$ <u>73.00</u>
Creditor's Name 755 Almar Pkwy	When was the debt incurred? 2013-2014	
Number Street		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Bourbonnais IL 60914	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	<del>-</del>	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	<del>_</del> -	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Medical Debt	
No No	Other. Specify Medical Debt	

Record # 638761

		Case 16-10060	Doc 1	Filed 03/23/16	Entered 03/23/16 16:04:19	Desc Main
Debtor 1	Paola	Veronica	ı	<b>P</b> gcument	Page 21 of 53	
	First Name	Middle Name		Last Name		
Part 2:	Your	NONPRIORITY Unsecured Cla	ims - Continua	tion Page		
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.						

After li	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	Future Finance	Last 4 digits of account number	<b>\$</b> _6,509.00
	Creditor's Name		
	5251 W. 95th St.	When was the debt incurred?	
	Number Street		
	Room 2000	As of the date you file, the claim is: Check all that apply.	
	0.450.0450.0450	Contingent	
	Oak Lawn         IL         60453-2459           City         State         Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
l ĵ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l î	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Deficiency, Repo'd/Surr'd Auto	
	Yes Kay Jewelers		<b>\$</b> 1,000.00
4.6	Creditor's Name	Last 4 digits of account number	\$ 1,000.00
	1903 Southlake Mall	When was the debt incurred? 2016	
	Number Street	<del></del>	
		As of the date you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Merrillville IN 46410	☐ Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١.,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify	
	Yes	Cition Opening	
4.7	TD BANK USA/Targetcred	Last 4 digits of account number NULL	\$ <u>814.00</u>
	Creditor's Name	2007 2011	
	Po Box 673	When was the debt incurred? 2007-2011	
	Number Street		
	·	As of the date you file, the claim is: Check all that apply.	
	Minnoppolio MAN 55440	Contingent	
	Minneapolis MN 55440	Unliquidated	
1	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
j	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
į į	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No T.	Other. Specify Credit Card or Credit Use	
	Yes		

Doc 1 Filed 03/23/16 Entered 03/23/16 16:04:19 Desc Main Case 16-10060

Page 22 of 53
Case Number (if known) **Document** Paola Veronica Debtor 1

60173

State Zip Code

List Others to Be Notified for a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Kane County Clerk On which entry in Part 1 or Part 2 list the original creditor? Name 719 S. Batavia Ave. Part 1: Creditors with Priority Unsecured Claims Line \_\_1 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Street Number IL 60134-307 Geneva Last 4 digits of account number State Zip Code City Keith Scott Schindler On which entry in Part 1 or Part 2 list the original creditor? Name Line \_\_1 \_\_ of (Check one): Part 1: Creditors with Priority Unsecured Claims 1990 E. Algonquin, #180 Part 2: Creditors with Nonpriority Unsecured Claims Number Street

Last 4 digits of account number \_\_\_\_ \_\_\_\_\_

Schaumburg City

Debtor 1 Paola

Veronica

**P**Ωcument

Page 23 of 53 Case Number (if known)

First Name

Middle Name

Add the Amounts for Each Type of Unsecured Claim

Last Name

6.	<ol><li>Total the amounts of certain types of unsecured claims. Th</li></ol>	nis information is for statistical reporting purposes only. 28 U.S.C. § 159.
	Add the amounts for each type of unsecured claim.	

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
Hom Part 1	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims.  Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	Total claim  \$0.00
Total claims from Part 2	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	<ul> <li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>6h. Debts to pension or profit-sharing plans, and other</li> </ul>	6g.	\$0.00 \$0.00
	<ul> <li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>6h. Debts to pension or profit-sharing plans, and other similar debts</li> <li>6i. Other. Add all other nonpriority unsecured claims.</li> </ul>	6g. 6h.	\$0.00 \$0.00 \$0.00

			10060 Doc 1 E	iilad 02/22/16	Ento	ed 03/23/16 16	3:04:19	Desc Main	
Fi	ll in this in	formation to iden	tify your case:			4 of 53			
D	ebtor 1	Paola	Veronica	Ruiz	_				
D	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name	_				
U	nited States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of <u>I</u>	LLINOIS_					
	ase Number f known)			(State)				Check if this is amended filing	
Off	icial F	orm 106G				-		amenaea ming	
			ory Contracts and l	Unexpired Lea	ses				12/15
Be as nforr additi	complete mation. If n ional page:  Oo you hav  No. Ch	and accurate as nore space is nee s, write your nam e any executory of eck this box and s	possible. If two married people ided, copy the additional page, e and case number (if known). contracts or unexpired leases? submit this form to the court with nation below even if the contract	are filing together, bo fill it out, number the of your other schedules.	th are equa entries, and You have no	attach it to this page. On	n the top of a	ny	
е		nt, vehicle lease,	or company with whom you have cell phone). See the instructions						
	·		nom you have the contract or le	ease		State what the cor	ntract or lease	e is for	
2.1									
	Name				_				
	Number	Street			_				
	City		State Zip 0	Code	_				
2.2									
	Name				_				
	Number	Street			_				
	City		State Zip (	Code	_				
2.3									
	Name				_				
	Number	Street							
	City		State Zip 0	Code	_				
2.4									
	Name				_				
	Number	Street			_				
	City		State Zip C	Code	_				
2.5									
	Name				_				
	Number	Street			_				

State Zip Code

City

Fill in this in	nformation to ider	ntify your case:	
Debtor 1	Paola	Veronica	Ruiz
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

ally F	any Additional Pages, write your name and case number (it known). Answer every question.					
1. [	Οο γοι	u have any codebtors? (If you ar	re filing a joint case, do not list eit	her spouse as a codel	btor.)	
	No	).				
	Ye	es				
			I in a community property state levada, New Mexico, Puerto Rico		nity property states and territories include	
'		o. Go to line 3.	evada, New Mexico, Fuello Nico	, rexas, washington,	and wisconsin.)	
	=		ise, or legal equivalent live with yo	ou at the time?		
L	֓֞֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	No				
		Yes. Inwhich community state	e or territory did you live?	Fill in	the name and current address of that person.	
				<del></del>		
		Name of your spouse, former spouse or l	legal equivalent			
		Number Street				
		City	State	Zip Code		
		•	• •		pouse is filing with you. List the person	
		=		-	re you have listed the creditor on cial Form 106G). Use Schedule D,	
		lule E/F, or Schedule G to fill ou		0.00.00.00.00.00		
	Colu	umn 1: Your codebtor			Column 2: The creditor to whom you owe the debt	
					Check all schedules that apply:	
3.1					Schedule D, line	
	Nan	ne			Schedule E/F, line	
	Nur	mber Street			Schedule G, line	
	City	<i>I</i>	State	Zip Code	_	
3.2					Schedule D, line	
	Nan	ne			Schedule E/F, line	
	Nur	mber Street			Schedule G, line	
	City		State	Zip Code	_	
3.3					Schedule D, line	
	Nan	ne			Schedule E/F, line	
	Nur	mber Street			Schedule G, line	
	City	/	State	Zip Code		

Official Form 106H Record # 638761 Schedule H: Your Codebtors Page 1 of 1

			Document	Page 26 of 53	
Fill in	this information to ident	tify your case:			
Debto	r 1 Paola	Veronica	Ruiz		
	First Name	Middle Name	Last Name		
Debto	r 2				
(Spouse	, if filing) First Name	Middle Name	Last Name		
United	States Bankruptcy Court for	the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS		
	Number			Check if this is:	
(If kno	wn)			An amended filing	
				A supplement showing post-petition	
				chapter 13 income as of the following date:	
Offici	al Form 106l			MM / DD / VVVV	
	<u> </u>			MM / DD / YYYY	
Sche	dule I: Your I	ncome			
				40	

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	ort 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	е
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	Ė	Employed  Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Secretary			
	Occupation may Include student or homemaker, if it applies.	Employers name	Renaissance Mar	nagement		
		Employers address	1300 Waterford D	rive		
			Aurora, IL 60504		3	
		How long employed there?	1 year			
Pa	Cive Details About Monthl	ly Income				
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	ine the information for			
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.		y and commissions (before all parallel	-	\$0.00	\$2,730.00	
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00	
4.	Calculate gross income. Add line	e 2 + line 3.		\$0.00	\$2,730.00	

 Official Form 106I
 Record #
 638761
 Schedule I: Your Income
 Page 1 of 2

Case 16-10060 Doc 1 Page 27 of 53

Document Paola Veronica Debtor 1 Case Number (if known) First Name Last Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
(	Сору	line 4 here	4.	\$0.00	\$2,730.00	
		payroll deductions:				
		ax, Medicare, and Social Security deductions	5a. 	\$0.00	\$603.96	
		landatory contributions for retirement plans	5b	\$0.00	\$0.00	
į	5c. <b>V</b>	oluntary contributions for retirement plans	5c. —	\$0.00	\$0.00	
		Required repayments of retirement fund loans	5d. 	\$0.00	\$0.00	
		nsurance	5e.	\$0.00	\$208.11	
		Omestic support obligations	5f. 	\$0.00	\$0.00	
	_	Inion dues	5g. —	\$0.00	\$0.00	
		Other deductions. Specify:	5h. —	\$0.00	\$8.77	
		<b>payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00	\$820.84	
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$1,909.16	
8. List	all	other income regularly received:				
8	Ва.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	
8	3b.	Interest and dividends	8b.	\$0.00	\$0.00	
8	3c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
		dependent regularly receive				
		Include alimony, spousal support, child support, maintenance, divorce				
		settlement, and property settlement.				
8	3d.	Unemployment compensation	8d	\$0.00	\$0.00	
8	Ве.	Social Security	8e. —	\$0.00	\$0.00	
8	3f.	Other government assistance that you regularly receive	8f.	\$340.00	\$0.00	
		Include cash assistance and the value (if known) of any non-cash				
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies.				
,		Specify:		•••	•••	
	3g.	Pension or retirement income	8g. —	\$0.00	\$0.00	
	3h.	Other monthly income. Specify:	8h. —	\$0.00	\$0.00	
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$340.00	\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$340.00 +	\$1,909.16	\$2,249.16
,	Add 1	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	ψ0-10.00	ψ1,303.10	\$2,249.10
) (	nclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are not ify:	our dependent not available to	,	Schedule J.	11. \$0.00
		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce		•	applies	12. <b>\$2,249.16</b>
		ou expect an increase or decrease within the year after you file this form				
	     	No. ∕es. Explain:				

Fil	l in this in	formation to identify yo	our case:				
De	ebtor 1	Paola	Veronica	Ruiz	Check if this is:		
		First Name	Middle Name	Last Name	An amende	ŭ	
	ebtor 2 louse, if filing)	First Name	Middle Name	Last Name		ent snowing posi of the following o	:-petition chapter 13 late:
Ur	nited States	Bankruptcy Court for the : _	NORTHERN DISTRICT O	F ILLINOIS			
	ase Number known)	·		_	MM / DD / Y	YYYY	
Off:	ioial E	orm 106 l					2 because Debtor 2
		orm 106J			— maintains a	a separate house	ehold.
		e J: Your Ex		C. C			12/14
	space is r	=			are equally responsible for supplyi ges, write your name and case num	=	
Par	t 1: D	escribe Your Household					
1. Is	this a joi						
l T	=	Go to line 2. Does Debtor 2 live in a s	senarate household?				
L	1 CO	No.	separate nousenous.				
		Yes. Debtor 2 mus	t file a separate Schedul	e J.			
2.	Do you h	nave dependents?	No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's	Does dependent live with you?
	Do not lis Debtor 2	et Debtor 1 and		this information for dent	Son	age	No
	Do not st	ate the dependents'					Yes
	names.				Daughter	6	No X Yes
							No
					Daughter	8	Yes
					Son	11	No
							Yes
							Yes
3.	Do your	expenses include	X No				Tes
	-	s of people other than and your dependents?	$H_{ij}^{ij}$				
Par	t 2:	stimate Your Ongoing Me	onthly Expenses				
				ess you are using this forr	m as a supplement in a Chapter 13 o	case to report	
-	nses as o pplicable		uptcy is filed. If this is a	supplemental Schedule J,	check the box at the top of the form	m and fill in	
		=	<del>-</del>	nce if you know the value		,	our expenses
				•			Tour expenses
4.		al or home ownership e for the ground or lot.	expenses for your reside	ence. Include first mortgage	e payments and	4.	\$425.00
	If not inc	cluded in line 4:					
	4a. Re	al estate taxes				4a.	\$0.00
	4b. Pro	operty, homeowner's, or	renter's insurance			4b.	\$0.00
		me maintenance, repair,				4c.	\$0.00
	4d. Ho	meowner's association of	or condominium dues			4d.	\$0.00

Document Paola Veronica Debtor 1 Case Number (if known) \_ First Name

otor		Case Number (if known)	
	First Name Middle Name Last Name		Your expenses
		_	
	Additional Mortgage payments for your residence, such as home equity loans	5.	\$0
	Utilities: 6a. Electricity, heat, natural gas	6a.	\$13
	6b. Water, sewer, garbage collection	6b.	\$9
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.	\$33
	6d. Other. Specify:	6d.	\$
	Food and housekeeping supplies	7.	\$45
	Childcare and children's education costs	8.	\$
	Clothing, laundry, and dry cleaning	9.	\$7
).	Personal care products and services	10.	\$5
١.	Medical and dental expenses	11.	\$2
2.	Transportation. Include gas, maintenance, bus or train fare.	12.	\$25
	Do not include car payments.		
3.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$
١.	Charitable contributions and religious donations	14.	\$
i.	Insurance.		
	Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$
	15b. Health insurance	15b.	\$
	15c. Vehicle insurance	15c.	\$9
	15d. Other insurance. Specify:	15d.	\$
6.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
	Specify:	16.	\$
	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$31
	17b. Car payments for Vehicle 2	17b.	\$
	17c. Other. Specify:	17c.	\$
	17d. Other. Specify:	17d.	\$
<b>.</b>	Your payments of alimony, maintenance, and support that you did not report as deducted		
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$
).	Other payments you make to support others who do not live with you.		
	Specify:	19.	\$
	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your	Income.	
	20a. Mortgages on other property	20a.	\$
	20b. Real estate taxes	20b.	\$
	20c. Property, homeowner's, or renter's insurance	20c.	\$
	20d. Maintenance, repair, and upkeep expenses	20d.	\$
	20e. Homeowner's association or condominium dues	20e.	\$

Official Form 106J Record # 638761 Schedule J: Your Expenses Page 2 of 3 Case 16-10060 Doc 1 Filed 03/23/16 Entered 03/23/16 16:04:19 Desc Main Document Page 30 of 53

Debtor '	Paola	Veronica	Ruiz	Case Number (if known)		
	First Na	me Middle Name	Last Name			
21.	Other. S	pecify:		_	21.	\$0.00
22	Your mo	nthly expense: Add lines 4 through 21.			22.	\$2,229.00
	The resu	It is your monthly expenses.				
23.	Calculate	e your monthly net income.				
	23a.	Copy line 12 (your comibined monthly in	come) from Schedule I.		23a.	\$2,249.16
	23b.	Copy your monthly expenses from line 2	2 above.		23b. <b>-</b>	\$2,229.00
	23c.	Subtract your monthly expenses from yo	ur monthly income.		23c.	\$20.16
		The result is your monthly net income.				
24.	Do you e	xpect an increase or decrease in your ex	penses within the year after you	i file this form?		
		pple, do you expect to finish paying for your		• •		
	mortgage	e payment to increase or decrease because	e of a modification to the terms of	your mortgage?		
	X No					
	Yes	. Explain Here:				

 Official Form 106J
 Record #
 638761
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to iden	tify your case:	
Debtor 1	Paola	Veronica	Ruiz
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number		r the : <u>NORTHERN</u> District of _	ILLINOIS (State)
(If known)			_

### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is No	OT an attorney to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have re correct.	ead the summary and schedules filed with this declaration and that they are true and
🗶 /s/ Paola Veronica Ruiz	<b>x</b>
Signature of Debtor 1	Signature of Debtor 2
Date 03/23/2016 MM / DD / YYYY	Date

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Fill in this in	nformation to ider		7001110111	440 02
		, ,		
Debtor 1	Paola	Veronica	Ruiz	
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of <u>I</u>	ILLINOIS	
Omica ciatos	, Barria aproy Godin re		(State)	
Case Number (If known)	r		_	
()				

## Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number	if known). Answer every question.			
Part 1	Give Details About Your Marital Status and W	here You Lived Before		
01. <b>Wh</b>	at is your current marital status?			
_	Married			
	Not married			
	Not married			
02 <b>D</b> ui	ing the last 3 years, have you lived anywhere ot	her than where you live no	w?	
		•		
	Yes. List all of the places you lived in the last 3 year	ars. Do not include where y	ou live now.	
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
		lived there	Same as Debtor 1	lived there
	2202 Grove Ave	05/2012-05/2014		Same as Debtor 1
	Berwyn, IL 60402	03/2012-03/2014		
	Berwyn, ie 60462			
	hin the last 8 years, did you ever live with a spot			=
	perty states and territories include Arizona, Cali Wisconsin.)	iornia, idano, Louisiana, N	evada, New Mexico, Puerto Rico, Texas,	wasnington,
	No.			
	Yes. Make sure you fill out Schedule H: Your Code	ebtors (Official Form 106H).		
Part 2	Explain the Sources of Your Income			
	Explain the sources of roal income			

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Debtor 1 Paola Veronica Ruiz Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$7,220 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$30,433 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$28,000 est Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Child Support \$4,368 For last calendar year: (January 1 to December 31, 2015) Child Support \$8,736 For last calendar year: (January 1 to December 31, 2014) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Debtor 1	Paola	Veronica	Ruiz	_	Case Number (if known)		
	First Name	Middle Name	Last Name				
06 <b>Ar</b>	e either Debtor 1's	or Debtor 2's debts primarily	consumer debts?				
	•	or 1 nor Debtor 2 has primaril	=		ned in 11 U.S.C. § 101(8)	as	
	•	an individual primarily for a per	•				
	During the 90	days before you filed for bank	rruptcy, did you pay any	creditor a total of \$6,	225* or more?		
	☐ No. Go to	o line 7					
	☐ No. Go ti	Jille 1.					
	☐ Yes. List	below each creditor to whom	you paid a total of \$6,22	25* or more in one or r	nore payments and the		
	_	ount you paid that creditor. Do	•				
	child sup	port and alimony. Also, do not	include payments to ar	n attorney for this bank	ruptcy case.		
	* Subject to adjus	tment on 4/01/16 and every 3	years after that for case	es filed on or after the	date of adjustment.		
_							
	-	Debtor 2 or both have priman O days before you filed for bar	-	ay araditar a total of \$6	:00 or moro?		
	_		iki upicy, did you pay ai	Ty Creditor a total or ac	oo or more?		
	No. Go to	o line 7.					
	□ Vas List	below each creditor to whom	you paid a total of \$600	or more and the total	amount you paid that		
		Do not include payments for de					
		Also, do not include payments			port and		
	,	,		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
			Dates of	Total amount paid	Amount you still	l owe	Was this payment for
			payments	Total amount para	Amount you still	10110	vias tins payment for
07 W	ithin 1 year before y	ou filed for bankruptcy, did you	ı make a payment on a	debt you owed anyon	e who was an insider?		
	-	relatives; any general partners;				-	
	•	you are an officer, director, per or a business you operate as a			•	, ,	•
-	ch as child support	• •		3		3	-,
	No.						
Ē	Yes. List all payme	ents to an insider.					
_			Dates of	Total amount	Amount you still	Reaso	n for this payment
			payment	paid	owe		
08 \//	ithin 1 year hefore y	ou filed for bankruptcy, did you	ı make any naymente o	r transfer any property	on account of a debt that	t hanafitad	
	insider?	od ilied for barikruptcy, did you	i make any payments o	i transier any property	on account of a debt that	benented	
Ind	clude payments on o	debts guaranteed or cosigned	by an insider.				
	No.						
	Yes. List all payme	ents to an insider.					
			Dates of	Total amount	Amount you still		n for this payment
			payment	paid	owe	include	e creditor's name
Part	4 Identify Legal	actions, Repossessions, and F	oreclosures				
		ou filed for bankruptcy, were yncluding personal injury cases.				ort or cust	ody
	odifications, and cor		, smail claims actions, c	arvorces, conection sur	is, paternity actions, suppl	Jit Of Custo	Juy
Г	No.						
	Yes. Fill in the deta	ails.					
			Nature of the case	Court o	r agency		Status of the case
	Future Finance v	. Debtor	Contract	Cook C	ounty Circuit Court		Pending
							On appeal
	-						☐ Concluded

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Paola Veronica Ruiz Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. Describe the property Date Value of the property 2005 Nissan Murano 03/31/2015 \$4,000 approx. Future Finance **Explain** what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. ☐ Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? No Yes. Fill in the details for each gift. **List Certain Losses** Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. **List Certain Payments or Transfers** Part 7: 16 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details

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Paola Veronica Ruiz Case Number (if known)

First Name Middle Name Last Name

Party Contact Info

Description and value of any property transferred

Date payment Amount of paym

Dor					
Pai	ty Contact Info	Description and value of	any property transferred	Date paymor transfer	ent Amount of payment
<u>G</u>	Geraci Law L.L.C.				Payment/Value:
_5	5 E. Monroe Street #3400				\$1,995.00: \$1,995.00
С	hicago,IL 60603				paid prior to filing, balance to be paid
					after case filing.
Par	rty Contact Info	Description and value of	any property transferred	Date paymor transfer	ent Amount of payment
<u>H</u>	lananwill Credit Counseling	Credit Counseling Services	3	2016	\$25.00
1	15 N. Cross St.				
<u>R</u>	tobinson, IL 62454				
promis	1 year before you filed for bankruptcy sed to help you deal with your creditor include any payment or transfer that	s or to make payments to your cre		fer any property to anyo	one who
No.		•			
=	s. Fill in the details.				
П .e.	o. i iii iii tile detailo.				
transfe Include	2 years before you filed for bankrupto erred in the ordinary course of your bu e both outright transfers and transfers tinclude gifts and transfers that you h	isiness or financial affairs? made as security (such as the gra	inting of a security intere		-
No.					
Yes	s. Fill in the details for each gift.				
Within	10 years before you filed for bankrunt	tcy, did you transfer any property t	o a self-settled trust or s		
	ciary? (These are often called asset-pr	otection devices.)		imilar device of which y	ou are a
	ciary? (These are often called asset-pr	otection devices.)		imilar device of which y	ou are a
benefic No	ciary? (These are often called asset-pr	otection devices.)		imilar device of which y	ou are a
benefic No	ciary? (These are often called asset-pr	otection devices.)		imilar device of which y	ou are a
benefic No	ciary? (These are often called asset-pr		rage Units	imilar device of which y	ou are a
Part 8:  Within sold, n	ciary? (These are often called asset-pro- s. Fill in the details for each gift.  List Certain Financial Accounts, Instru 1 year before you filed for bankruptcy noved, or transferred? e checking, savings, money market, or	ments, Safe Deposit Boxes, and Stor , were any financial accounts or in r other financial accounts; certifica	estruments held in your r	name, or for your benefi	t, closed,
Part 8:  Within sold, n	ciary? (These are often called asset-process.) s. Fill in the details for each gift.  List Certain Financial Accounts, Instruction 1 year before you filed for bankruptcy	ments, Safe Deposit Boxes, and Stor , were any financial accounts or in r other financial accounts; certifica	estruments held in your r	name, or for your benefi	t, closed,
within sold, n Include houses	ciary? (These are often called asset-pro- s. Fill in the details for each gift.  List Certain Financial Accounts, Instru 1 year before you filed for bankruptcy moved, or transferred? e checking, savings, money market, or s, pension funds, cooperatives, assoc	ments, Safe Deposit Boxes, and Stor , were any financial accounts or in r other financial accounts; certifica	estruments held in your r	name, or for your benefi	t, closed,
within sold, n Include houses	ciary? (These are often called asset-pro- s. Fill in the details for each gift.  List Certain Financial Accounts, Instru 1 year before you filed for bankruptcy noved, or transferred? e checking, savings, money market, or s, pension funds, cooperatives, assoc	ments, Safe Deposit Boxes, and Stor v, were any financial accounts or in r other financial accounts; certifica iations, and other financial instituti	estruments held in your nates of deposit; shares in	name, or for your benefi banks, credit unions, b	t, closed, rokerage
No Within sold, n Include houses	ciary? (These are often called asset-pro- s. Fill in the details for each gift.  List Certain Financial Accounts, Instru 1 year before you filed for bankruptcy moved, or transferred? e checking, savings, money market, or s, pension funds, cooperatives, assoc	ments, Safe Deposit Boxes, and Stor , were any financial accounts or in r other financial accounts; certifica	estruments held in your r	name, or for your benefi	t, closed,
within sold, n Include houses	ciary? (These are often called asset-pro- s. Fill in the details for each gift.  List Certain Financial Accounts, Instru 1 year before you filed for bankruptcy moved, or transferred? e checking, savings, money market, or s, pension funds, cooperatives, assoc	ments, Safe Deposit Boxes, and Stor v, were any financial accounts or in r other financial accounts; certifica iations, and other financial instituti	estruments held in your rates of deposit; shares in ions.	name, or for your benefi banks, credit unions, b Date account was	t, closed, rokerage Last balance before
benefic  No Yes  No Yes  Within sold, n Include houses  No Yes	ciary? (These are often called asset-pro- s. Fill in the details for each gift.  List Certain Financial Accounts, Instru 1 year before you filed for bankruptcy moved, or transferred? e checking, savings, money market, or s, pension funds, cooperatives, assoc	wents, Safe Deposit Boxes, and Stor r, were any financial accounts or in r other financial accounts; certifica iations, and other financial instituti Last 4 digits of account number	estruments held in your restruments held in your restructions.  Type of account or instrument	name, or for your benefit banks, credit unions, b Date account was closed, sold, moved, or transferred	t, closed, rokerage Last balance before closing or transfer
benefic  No Yes  Within sold, n Include houses  No Yes	ciary? (These are often called asset-pro- s. Fill in the details for each gift.  List Certain Financial Accounts, Instru- 1 year before you filed for bankruptcy noved, or transferred? e checking, savings, money market, or s, pension funds, cooperatives, assoc . s. Fill in the details.	wents, Safe Deposit Boxes, and Stor r, were any financial accounts or in r other financial accounts; certifica iations, and other financial instituti Last 4 digits of account number	estruments held in your restruments held in your restructions.  Type of account or instrument	name, or for your benefit banks, credit unions, b Date account was closed, sold, moved, or transferred	t, closed, rokerage Last balance before closing or transfer
benefic  No Yes  Within sold, n Include houses  No Do you cash, c	ciary? (These are often called asset-pro- s. Fill in the details for each gift.  List Certain Financial Accounts, Instru 1 year before you filed for bankruptcy noved, or transferred? e checking, savings, money market, or s, pension funds, cooperatives, assoc  s. Fill in the details.	wents, Safe Deposit Boxes, and Stor r, were any financial accounts or in r other financial accounts; certifica iations, and other financial instituti Last 4 digits of account number	estruments held in your restruments held in your restructions.  Type of account or instrument	name, or for your benefit banks, credit unions, b Date account was closed, sold, moved, or transferred	t, closed, rokerage Last balance before closing or transfer
benefic  No Yes  Within sold, n Include houses  No Do you cash, c	ciary? (These are often called asset-pro- s. Fill in the details for each gift.  List Certain Financial Accounts, Instru- 1 year before you filed for bankruptcy noved, or transferred? e checking, savings, money market, or s, pension funds, cooperatives, assoc . s. Fill in the details.	wents, Safe Deposit Boxes, and Stor r, were any financial accounts or in r other financial accounts; certifica iations, and other financial instituti Last 4 digits of account number	estruments held in your restruments held in your restructions.  Type of account or instrument	name, or for your benefit banks, credit unions, be bate account was closed, sold, moved, or transferred	t, closed, rokerage Last balance before closing or transfer